

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN E ARNOLD  
DIANE S ARNOLD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:12-20114 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/11/2012 and confirmed on 3/14/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		187,216.76
Less Refunds to Debtor	9,298.13	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>177,918.63</b>	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,100.00	
Trustee Fee	6,455.91	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>8,555.91</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	MARS AREA SD (MIDDLESEX) (RE)	0.00	0.00	0.00	0.00
	Acct: 0000				
	FAST TRACK FINCL/CARS & CREDIT	10,779.77	10,779.77	2,160.95	12,940.72
	Acct: 3650				
	PNC BANK NA	6,199.75	6,199.75	460.10	6,659.85
	Acct: 5522				
	NATIONSTAR MORTGAGE LLC(*)	0.00	129,485.36	0.00	129,485.36
	Acct: 0608				
	NATIONSTAR MORTGAGE LLC(*)	11,955.57	11,955.57	0.00	11,955.57
	Acct: 0608				
					161,041.50

Priority				
	DAI ROSENBLUM ESQ	2,100.00	2,100.00	0.00
	Acct:			
	JOHN E ARNOLD	0.00	0.00	0.00
	Acct:			
	JOHN E ARNOLD	1,350.00	1,350.00	0.00
	Acct:			
	JOHN E ARNOLD	2,416.93	2,416.93	0.00
	Acct:			
	DIANE S ARNOLD	5,531.20	0.00	0.00
	Acct:			
	JOHN E ARNOLD	5,531.20	5,531.20	0.00
	Acct:			
	MARS ASD (MIDDLESEX TWP) (EIT)	1,336.36	1,336.36	0.00
	Acct: 1142			
	MARS ASD (MIDDLESEX TWP) (EIT)	3,088.86	3,088.86	0.00
	Acct: 4971			
	MARS ASD (MIDDLESEX TWP) (EIT)	0.00	0.00	0.00
	Acct: 4971			
	MARS ASD (MIDDLESEX TWP) (EIT)	0.00	0.00	0.00
	Acct: 4971			
				4,425.22

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	BANK OF AMERICA(*) Acct: 6169	30,043.10	1,942.88	0.00	1,942.88
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 9032	12,652.78	818.26	0.00	818.26
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 6467	7,601.15	491.57	0.00	491.57
	PNC BANK NA Acct: 4244	9,947.33	643.29	0.00	643.29
					3,896.00

TOTAL PAID TO CREDITORS 169,362.72

TOTAL	
CLAIMED	4,425.22
PRIORITY	28,935.09
SECURED	60,244.36

Date: 02/23/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmeccf@chapter13trusteevdpa.com

IN RE:

JOHN E ARNOLD  
DIANE S ARNOLD  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:12-20114 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
John E Arnold  
Diane S Arnold  
Debtors

Case No. 12-20114-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db/jdb +John E Arnold, Diane S Arnold, 244 W. Cruikshank Rd., Butler, PA 16002-8911  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13370434 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
 13271811 +Bank of America, P.O. Box 477, Knoxville, TN 37901-0477  
 13276830 Bank of America Home Loans, P.O. Box 15222, Wilmington, DE 19886-5222  
 13507837 +Bank of America, N.A., 2380 Performance Dr., Richardson, TX 75082-4333  
 13373891 Bank of America, N.A., c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR, P.O. Box 4365, Woodland Hills, CA 91365-4365  
 13276831 +Central Tax Bureau of Pennsylvania, 438 Line Ave, Ellwood City, PA 16117-1121  
 13276832 Creditors Interchange Receivables Mgt., 80 Holtz Dr., Buffalo, NY 14225-1470  
 13276833 +Fast Track Financial, 196 Pittsburgh Road, Butler, PA 16001-3226  
 13271812 +Fast Track Financial, 196 Pittsburgh Street, Butler, PA 16001-3226  
 13276835 +Mars Area School District, 545 Route 228, Mars, PA 16046-3151  
 13277137 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13276836 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032  
 13276837 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 24 2018 01:57:46  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13276834 E-mail/PDF: gecseidi@recoverycorp.com Feb 24 2018 01:37:50 GE Money, P.O. Box 981401, El Paso, TX 79998-1401  
 13518950 E-mail/Text: bknotice@ncmllc.com Feb 24 2018 01:40:02 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13583340 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 24 2018 01:57:25 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 13344001 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 24 2018 01:43:26 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr Bank of America, N.A., et. al.  
 13271813 PNC  
 cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, MEMPHIS, TN 38125-1741  
 13653291\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Feb 23, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Plaintiff John E Arnold dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Dai Rosenblum on behalf of Joint Debtor Diane S Arnold dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Dai Rosenblum on behalf of Debtor John E Arnold dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Dai Rosenblum on behalf of Plaintiff Diane S Arnold dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@knllawgroup.com  
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com  
John Michael Kolesnik on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, fedphe@hotmail.com;amber.zinski@phelanhallinan.com  
Mario J. Hanyon on behalf of Creditor Bank of America, N.A., et. al. pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 11